

**UNITED STATES DISTRICT COURT
FOR THE EASTERN DISTRICT OF MISSOURI
EASTERN DIVISION**

JENNIFER STRUB)	
PLAINTIFF,)	
)	
VS.)	CIVIL ACTION NO. 08-
)	
)	JURY TRIAL DEMANDED
)	
NORTHSTAR LOCATION SERVICES, LLC)	UNLAWFUL DEBT COLLECTION
DEFENDANT.)	PRACTICES

COMPLAINT

I. INTRODUCTION

1. Plaintiff Jennifer Strub alleges that Defendant engaged in abusive, deceptive, and unfair acts in violation of the Fair Debt Collection Practices Act, 15 U.S.C. § 1692, et seq. (hereinafter "FDCPA"). Specifically, Defendant, through the actions of its employee, contacted Plaintiff's father at his place of residence at a point in time wherein Defendant and its employees already had valid location information regarding Plaintiff. In addition, Defendant's employee communicated to Plaintiff's father that the purpose of the call involved an attempt to collect on a debt allegedly owed by Plaintiff. These actions constituted a blatant violation of the FDCPA and its stated policy prohibiting the disclosure of a consumer's personal affairs to third persons, the result of which was an invasion of Plaintiff's privacy. The purpose of the third party contact was not for obtaining or correcting Plaintiff's location information, but, rather, constituted an effort to collect on a debt by humiliating and embarrassing the Plaintiff.

II. JURISDICTION AND VENUE

2. The Jurisdiction of this Court arises under 15 U.S.C. § 1692k(d), and 28 U.S.C. § 1337. Venue in this District is proper in that the Defendant transacted business here and the conduct complained of occurred here.

III. PARTIES

3. Plaintiff is a natural person residing in the County of St. Louis, State of Missouri.

4. Defendant Northstar Location Services, LLC. (hereinafter referred to as "Northstar") is a Corporation with its principal place of business in the State of New York, doing business in the State of Missouri. Northstar's Registered Agent is CT Corporation System, 120 South Central Ave., Clayton, Missouri 63105.

5. Defendant is engaged in the collection of debts from consumers using the mail, facsimile transmission and telephone. Defendant regularly attempts to collect consumer debts it purchases after default and/or consumer debts alleged to be due to another. Defendant is a "debt collector" as defined by the FDCPA, 15 U.S.C. § 1692a(6).

6. The acts of Defendant alleged hereinafter were performed by its employees acting within the scope of their actual or apparent authority.

IV. FACTUAL ALLEGATIONS

7. Plaintiff's father, Robert Strub, received a telephone call on his residential line on June 12, 2008 from a Northstar debt collector who identified himself as Alex Christy. The debt collector asked for Plaintiff, and was advised by Mr. Strub that Plaintiff no longer resided there. The collector inquired about reaching Plaintiff, and Mr. Strub advised him to call Plaintiff on her cell phone. The debt collector told Mr. Strub that he was already in

possession of the cell phone number, but that Plaintiff never answers. Mr. Strub inquired about the purpose of the call, and the debt collector responded by saying that Plaintiff “owes us money.” Mr. Strub inquired about the debt collector’s name and employer, and the debt collector responded by saying that his name was Alex Christy and advised that he was with Northstar Services.

8. Witness Robert Strub has provided a sworn affidavit which constitutes his recollection of the call in question, and said Affidavit is attached hereto as Plaintiff’s Exhibit A.

CAUSE OF ACTION

VIOLATIONS OF THE FDCPA

9. Plaintiff incorporates herein by reference each and every prior allegation and fact as though fully restated and re-alleged.

10. Defendant’s actions violated the FDCPA. The violations include, but are not limited to, the following:

(a) Defendant violated 15 U.S.C. § 1692b(1) when its employee contacted a third party for a purpose other than confirming or correcting Plaintiff’s location information;

(b) Defendant violated 15 U.S.C. § 1692b(2) when its employee stated that Plaintiff owed a debt in a conversation with a third party;

(c) Defendant’s actions violated 15 U.S.C. § 1692f as they were unfair and unconscionable means to collect the debt.

11. As a result of the above violations of the FDCPA, the Defendant is liable to the Plaintiff for statutory damages, and costs and attorney’s fees.

WHEREFORE, Plaintiff respectfully prays that judgment be entered against the Defendant for the following:

- A. Statutory damages pursuant to 15 U.S.C. § 1692k;
- B. Costs and reasonable attorney's fees pursuant to 15 U.S.C. § 1692k;
- C. For such other and further relief as may be just and proper.

PLAINTIFF HEREBY REQUESTS A TRIAL BY JURY

/s/ Jennifer Strub
Jennifer Strub

Respectfully submitted,

THE SWANEY LAW FIRM

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